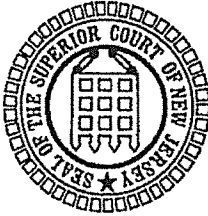


EXHIBIT A



THE SUPERIOR COURT OF NEW JERSEY
Law Division, Special Civil Part
SMALL CLAIMS SUMMONS

YOU ARE BEING SUED!

IF YOU WANT THE COURT TO HEAR YOUR SIDE OF THIS CASE, YOU MUST APPEAR IN COURT. IF YOU DO NOT, THE COURT MAY RULE AGAINST YOU. READ ALL OF THIS PAGE AND THE NEXT PAGE FOR DETAILS.

In the attached complaint, the person suing you (who is called *the plaintiff*) briefly tells the court his or her version of the facts of the case and how much money he or she claims you owe. **You are cautioned that if you do not come to court on the trial date to answer the complaint, you may lose the case automatically**, and the court may give the plaintiff what the plaintiff is asking for, plus interest and court costs. If a judgment is entered against you, a Special Civil Part Officer may seize your money, wages or personal property to pay all or part of the judgment and the judgment is valid for 20 years.

You can do one or more of the following things:

1. *Come to court to answer the complaint.* You do not have to file a written answer, but if you dispute the complaint and want the court to hear your side of the case, you must appear in court on the date and at the time noted on the next page.

AND/OR

2. *Resolve the dispute.* You may wish to contact the plaintiff's lawyer, or the plaintiff if the plaintiff does not have a lawyer, to resolve this dispute. **You do not have to do this unless you want to.** This may avoid the entry of a judgment and the plaintiff may agree to accept payment arrangements, which is something that cannot be forced by the court. You will have to appear in court on the trial date unless a written agreement is reached and filed with the court.

AND/OR

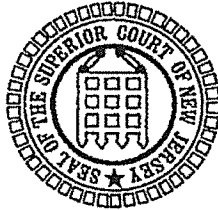
3. *Get a lawyer.* If you cannot afford to pay for a lawyer, free legal advice may be available by contacting Legal Services at 908-782-7979. If you can afford to pay a lawyer but do not know one, you may call the Lawyer Referral Services of your local county Bar Association at 908-735-2611.

If you need an interpreter or an accommodation for a disability, you must notify the court immediately.

La traducción al español se encuentra al dorso de esta página.

Amy Guinan

Clerk of the Special Civil Part



EL TRIBUNAL SUPERIOR DE NUEVA JERSEY
División de Derecho, Parte Civil Especial

**NOTIFICACIÓN DE DEMANDA DE
RECLAMACIONES MENORES**

¡LE ESTÁN HACIENDO JUICIO!

SI UD. QUIERE QUE EL TRIBUNAL VEA SU VERSIÓN DE ESTA CAUSA TIENE QUE COMPARECER EN EL TRIBUNAL. SI NO COMPARECE, PUEDE SER QUE EL TRIBUNAL DICTAMINE EN SU CONTRA. PARA LOS DETALLES, LEA TODA ESTA PÁGINA Y LA QUE SIGUE.

En la demanda adjunta, la persona que le está haciendo juicio (que se llama *el demandante*) da al juez su versión breve de los hechos del caso y la suma de dinero que alega que Ud. le debe. Se le advierte que si Ud. no viene al tribunal en la fecha del juicio, es posible que pierda la causa automáticamente y el tribunal puede dar al demandante lo que pide más intereses y costas. Si se registra una decisión en contra de Ud., un Oficial de la Parte Civil (Special Civil Part Officer) puede embargar su dinero, salario o bienes muebles para pagar toda o parte de la adjudicación y la adjudicación tiene 20 años de vigencia.

Usted puede escoger entre las siguientes opciones:

1. *Venir al tribunal para contestar la demanda.* No hace falta que presente una contestación escrita, pero si Ud. disputa la demanda y quiere que el juez vea su versión de la causa, tiene que comparecer en el tribunal en la fecha y a la hora notadas en la página que sigue.


ADEMÁS, O DE LO CONTRARIO, USTED PUEDE

2. *Resolver la disputa.* Ud. posiblemente quiera comunicarse con el abogado del demandante, o el demandante si el demandante no tiene abogado, para resolver esta disputa. No tiene que hacerlo si no quiere. Esto puede evitar que se registre una adjudicación y puede ser que el demandante esté de acuerdo con aceptar un convenio de pago lo cual es algo que el juez no puede imponer. Tendrá que comparecer en el tribunal en la fecha del juicio a menos que se llegue a un acuerdo escrito que se registra en el tribunal.

ADEMÁS, O DE LO CONTRARIO, USTED PUEDE

3. *Conseguir un abogado.* Si Ud. no tiene dinero para pagar a un abogado, es posible que pueda recibir consejos legales gratuitos si se comunica con Servicios Legales (Legal Services) al 908-782-7979. Si tiene dinero para pagar a un abogado pero no conoce ninguno puede llamar a Servicios de Recomendación de Abogados (Lawyer Referral Services) del Colegio de Abogados (Bar Association) de su condado local al 908-735-2611.

Si necesita un intérprete o alguna acomodación para un impedimento, tiene que notificárselo inmediatamente al tribunal.


Secretario de la Parte Civil Especial

FORM B
SMALL CLAIMS SUMMONS AND RETURN OF SERVICE

Plaintiff or Plaintiff's Attorney Information:Name: SEAN C. KIELTY 2012 APR -9 PM 12: 24Address: P.O. Box 2282Flemington, NJ 08822Phone: (908) 246-6613SEAN C. KIELTY

versus

Plaintiff(s)

Barclays Bank Delaware

Defendant(s)

Defendant Information:Name: Barclays Bank DelawareAddress: PO Box 8803Wilmington, DE 19899-8803Phone: (866) 419-0881

SUPERIOR COURT OF NEW JERSEY

LAW DIVISION, SPECIAL CIVIL PART

Hunterdon

COUNTY

65 Park Ave

Flemington, NJ 08822

Docket Number: SC 159-12
(to be provided by the court)

Civil Action

SUMMONS

(Check one): Contract TortDemand Amount: \$ 3,000.00Filing Fee: \$ 15.00Service Fee: \$ 7.00Attorney's Fees: \$ 500.00TOTAL: \$ 3,522.00YOU MUST APPEAR IN COURT ON THIS DATE May 14, 2012 AND TIME: 9:00 at ☒ a.m. ☐ p.m.,
OR THE COURT MAY RULE AGAINST YOU.REPORT TO: Courtroom 5**RETURN OF SERVICE (For Court Use Only)****COURT OFFICER'S RETURN OF SERVICE****IF SERVED BY COURT OFFICER**

Docket Number: _____

Date: _____ Time: _____ WM _____ WF _____ BM _____ BF _____ OTHER _____

HT _____ WT _____ AGE _____ HAIR _____ MUSTACHE _____ BEARD _____ GLASSES _____

NAME: _____ RELATIONSHIP: _____

Description of Premises _____

I hereby certify the above to be true and accurate:

Court Officer**IF SERVED BY MAIL:**I, _____, hereby certify that on _____, I mailed a copy
of the within summons and complaint by regular and certified mail-return receipt requested.DCO
Employee Signature

FORM A
SMALL CLAIMS COMPLAINT (Contract, Security Deposit, Rent, or Tort)

SEAN C. KIELTY, Esq.
Attorney for Plaintiff (if any)
Address P.O. Box 2282, Flemington, NJ 08822
Telephone No. _____

SUPERIOR COURT OF NEW JERSEY
LAW DIVISION, SPECIAL CIVIL PART
SMALL CLAIMS SECTION

Hunterdon County
Docket No. SC 159-12
(to be provided by the court)

2012 APR 19 11:10:36

From Plaintiff
Sean C. Kielty

Name _____
Address 49 Coppermine Village, Flemington, NJ 08822
lawoffice@seankielty.com
Telephone No. (908) 246-6613

**CIVIL ACTION
COMPLAINT**

To Defendant
Barclays Bank Delaware

Name _____
Address PO Box 8803
Wilmington, DE 19899-8803
Telephone No. (866) 419-0881

Check One – See Instruction A for Form A

- ☒ Contract
☐ Security Deposit
☐ Rent
☐ Personal Injury or Property Damage (other than motor vehicle)

2012 APR 9 11:12:24

COMPLAINT (See Instruction B for form A)

Demand: \$ 3,000.00 plus costs.

Type or print the reasons you, the Plaintiff(s), are suing the Defendant(s): Attach additional sheets if necessary.

Plaintiff alleges that Defendant, Barclays Bank Delaware, did violate his rights under the Fair Debt Collection Practices Act, FCRA 1681(e), specifically Section 623(a)(7) as amended by the Fair and Accurate Credit Transaction Act, which requires creditors to provide notification to the consumer 30 days prior to, and 30 days after negative information about the consumer is furnished to any credit reporting agencies, no fewer than 3 times. Each violation carries with it a penalty of up to \$1000, as such, Plaintiff is seeking \$3000 plus costs and reasonable attorney's fees.

The basis for this private civil action can be found in Carlson v. TransUnion LLC 259 F. Supp. 2d 517 (2003), in which the court concluded that sections 1681n and 1681o provide for private causes of action under the FCRA.

IMPORTANT: Plaintiffs and defendants must bring all witnesses, photos, and documents, and other evidence to the hearing. Subpoena forms are available at the Clerk's office to require the attendance of witnesses.

At the trial Plaintiff will require:

An interpreter ☐ Yes ☒ No Indicate Language: _____
An accommodation for disability ☐ Yes ☒ No Indicate Disability: _____

I certify that the matter in controversy is not the subject of any other court action or arbitration proceeding, now pending or contemplated, and that no other parties should be joined in this action.

I certify that confidential personal identifiers have been redacted from documents now submitted to the court, and will be redacted from all documents submitted in the future in accordance with Rule 1:28-7(b).

March 31, 2012
Date

SEAN CHRISTOPHER KIELTY, Esq.
Your Signature

SEAN CHRISTOPHER KIELTY, Esq.
Your Name Typed or Printed